

COMMENTS

RE CASE NO: 02-278

As a resident of Indiana, please consider this as my personal support for the petition by the Consumer Bankers Association. Although I am not affiliated with the members of the association, I submit that the ability of national banks and federal thrift institutions to efficiently and effectively serve their customers depends on their ability to operate within a system of uniform rules throughout this great nation of ours. Indiana's unique and cumbersome law in question upsets the ability of banks to serve their customers by imposing an unnecessary layer of regulatory burden by imposing different rules for customers in one state while the rest of the bank's customers are governed by differing contact rules. The law poses significant regulatory burden, which will undoubtedly cause technical violations while, nevertheless, providing very little, if any, added benefit to the consumers of this State over and above the FTC's. The current FTC rules are adequate because the FTC rules already provide only a short window of opportunity to contact consumers who have had a relationship with the caller. To the extent the State of Indiana has over-reached in this particular case and hinders the application of a uniform system of laws governing the operations of national banks and federal thrifts, which is the stated policy of the regulatory agencies that oversee these institutions, I recommend that the state law in question be superceded.

Thank you,

Brian Goins